Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 22-10502-elf Nakia Feribee

Debtor

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 2 Date Rcvd: Apr 01, 2022 Form ID: 309I Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2022:

Recip ID	Recipient Name and Address
db	+ Nakia Feribee, 1165 Atwood Road, Philadelphia, PA 19151-3108
14672823	+ Auto Trakk, Llc, 1500 Sycamore Rd Ste 200, Montoursville, PA 17754-9416
14672826	+ Luther Appliance & Fur, 129 Oser Ave Ste A, Hauppauge, NY 11788-3813
14672828	+ Ncb Management Service, 1 Allied Dr, Trevose, PA 19053-6945
14672830	Pennsylvania Housing Finance Agency, PO Box 642572, Pittsburgh, PA 15264-2572
14672832	Trident Asset Manageme, 10375 Old Alabama Rd Ste, Alpharetta, GA 30022
14672833	+ U.S. Bank N.A., Trustee for the PHFA, 211 North Front Street, PO Box 15057, Harrisburg, PA 17105-5057

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: support@ymalaw.com	Date/Time	Recipient Name and Address
aty		Apr 02 2022 01:09:00	PAUL H. YOUNG, Young, Marr, Mallis & Deane, LLC, 3554 Hulmeville Rd., Ste 102, Bensalem, PA 19020
tr	+ Email/Text: bncnotice@ph13trustee.com	Apr 02 2022 01:09:00	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Apr 02 2022 01:09:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Apr 02 2022 05:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 02 2022 01:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 02 2022 01:09:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Apr 02 2022 01:09:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14672824	+ EDI: AMINFOFP.COM	Apr 02 2022 05:08:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14672825	+ EDI: IIC9.COM	Apr 02 2022 05:08:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
14674064	Email/PDF: resurgentbknotifications@resurgent.com	Apr 02 2022 01:13:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14672827	+ EDI: MID8.COM	Apr 02 2022 05:08:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14672829	+ Email/Text: bnc@nordstrom.com	Apr 02 2022 01:09:30	Nordstrom/td Bank Usa, 13531 E. Caley Ave,

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District/off: 0313-2 User: admin Page 2 of 2
Date Rcvd: Apr 01, 2022 Form ID: 309I Total Noticed: 23

Englewood, CO 80111-6504 14676012 + EDI: AIS.COM Apr 02 2022 05:08:00 T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 14672831 + EDI: PRATHEBUR Apr 02 2022 05:08:00 The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507 + Email/PDF: OGCRegionIIIBankruptcy@hud.gov 14672834 U.S. Department of HUD, 451 7th Street S.W., Apr 02 2022 01:13:34 Washington, DC 20410-0001 14672835 EDI: VERIZONCOMB.COM Apr 02 2022 05:08:00 Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225 14672836 + Email/Text: megan.harper@phila.gov Apr 02 2022 01:09:00 Water Revenue Bureau, 1401 JFK Blvd., Philadelphia, PA 19102-1663

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

aty *+ KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2022 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2022 at the address(es) listed below:

Name Email Address

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com_philaecf@gmail.com

PAUL H. YOUNG

on behalf of Debtor Nakia Feribee support@ymalaw.com

,lesliebrown.paralegal@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmllawgroup.com

rsolarz@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information to identify the case:					
Debtor 1:	Nakia Feribee	Social Security number or ITIN: xxx-xx-9688 EIN:			
	First Name Middle Name Last Name				
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:			
United States Bank	cruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 2/28/22			
Case number:	22-10502-elf				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

_	Dahania full mana	About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Nakia Feribee	
2.	All other names used in the last 8 years		
3.	Address	1165 Atwood Road Philadelphia, PA 19151	
		PAUL H. YOUNG	Contact phone 215-639-5297
4.	Debtor's attorney Name and address	Young, Marr, Mallis & Deane, LLC 3554 Hulmeville Rd. Ste 102 Bensalem, PA 19020	Email: support@ymalaw.com
5.	Bankruptcy trustee	KENNETH E. WEST	Contact phone 215-627-1377
	Name and address	Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M; Reading Office — 8:00 A.M. to 4:30 P.M.
			Contact phone (215)408–2800
			Date: 4/1/22

For more information, see page 2

Debtor Nakia Feribee Case number 22–10502–elf

_	Maratin and any Ph		Location	
7.	7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint	May 4, 2022 at 10:30 AM	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for	
	case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	connection details	
	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 7/3/22	
		You must file: • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge	
		 a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4). 	discharge	
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 5/9/22	
		Deadline for governmental units to file a proof of claim:	Filing deadline: 8/27/22	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$807.00 The hearing on confirmation will be held on: 5/24/22 at 10:00 AM, Location: Courtroom #1, 900 Market Street,		
10	D. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11	Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if reference the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe	
13	3. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan it the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If	